

**IN THE CLAIMS**

Please amend the claims as indicated below:

1. (Currently amended) A method for processing negotiable economic credits through a hand held device, said method comprising:

configuring providing a user a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for use with removable smart card devices, said removable smart card devices for storing negotiable economic credits and said hand held device for managing negotiable economic credits stored in the removable smart card device with a removable smart card adapted for use with said hand held device;

enabling the user to synchronize synchronizing a point of sale with said hand held device, wherein said hand held device comprises at least one negotiable economic credit therein; and

transferring said at least one negotiable economic credit from said hand held device to said point of sale in response to following the user's synchronization of said point of sale and said hand held device.

2. (Cancel)

3. (Cancel)

4. (Original) The method of claim 1 wherein said smart card comprises a Combi card.

5. (Original) The method of claim 1 wherein said smart card comprises a Hybrid card.

6. (Original) The method of claim 1 further comprising retrieving said at least one

negotiable economic credit from a contact interface between said smart card and said hand held device.

7. (Original) The method of claim 1 further comprising retrieving said at least one negotiable economic credit from a contactless interface between said smart card and said hand held device.

8. (Currently amended) The method of claim 1 wherein synchronizing a point of sale with said hand held device, wherein said hand held device comprises at least one negotiable economic credit therein, further comprises:

synchronizing said point of sale with said hand held device through said transceiver-a-wireless-network.

9. (Cancel).

10. (Currently amended) The method of claim 1 wherein said at least one negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash.

11. (Currently amended) A system for processing negotiable economic credits through a hand held device, said system comprising:

synchronization module for synchronizing a point of sale with a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for use with removable smart card devices, said removable smart card devices for storing negotiable economic credits and said hand held device for managing negotiable economic credits stored in the removable smart card device having at least one negotiable economic credit therein;

a smart card having at least one negotiable economic credit therein adapted for use with said hand held device; and

transfer module for transferring said-at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

12. (Original) The system of claim 11 wherein said smart card comprises a memory location within which said at least one negotiable economic credit is capable of being stored.

13. (Currently amended) The system of claim 12 wherein said-at least one negotiable economic credit is retrievable from said memory location of said smart card.

14. (Original) The system of claim 11 wherein said smart card comprises a Combi card.

15. (Original) The system of claim 11 wherein said smart card comprises a Hybrid card.

16. (Original) The system of claim 11 further comprising a contact interface between said smart card and said hand held device.

17. (Original) The system of claim 11 further comprising a contactless interface between said smart card and said hand held device.

18. (Cancel).

19. (Cancel).

20. (Currently amended) The system of claim 11 wherein said at least one negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, or cash

21. (Currently amended) A system for processing negotiable economic credits through a hand held device, said system comprising:

synchronization module for synchronizing a point of sale with a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for use with removable smart card devices, said removable smart card devices for storing negotiable economic credits and said hand held device for managing negotiable economic credits stored in the removable smart card device having at least one negotiable economic credit therein;

a smart card having at least one negotiable economic credit therein adapted for use with said hand held device;

a wireless network through which said point of sale and said hand held device are synchronized, wherein said wireless network comprises at least one of the following: a wireless telecommunications network, a personal area network, a WIN network, or a paging network; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.